

**Information to identify the case:**

Debtor 1	<u>Kevin Berkavich Jr.</u>	Social Security number or ITIN	xxx-xx-0824
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20380-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin Berkavich Jr.

4/15/24

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kevin Berkavich, Jr.  
Debtor

Case No. 19-20380-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 15, 2024

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:**

Recip ID	Recipient Name and Address
db	+ Kevin Berkavich, Jr., 1428 Greenock Buena Vista Drive, McKeesport, PA 15135-2208
14986187	+ Medfinancial Services, 298 N Seven Oaks Dr., Knoxville, TN 37922-2369
15030244	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
14986191	+ Rose Berkavich, 309 Altaview, Monroeville, PA 15146-3714
14986192	+ South Hills Gastro Assoc LLC, PO Box 615, Connellsville, PA 15425-0615

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2024 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2024 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 16 2024 03:37:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14986177	^ MEBN	Apr 15 2024 23:52:51	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15015882	+ EDI: COMCASTCBLCENT	Apr 16 2024 03:37:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14986178	+ EDI: CAPITALONE.COM	Apr 16 2024 03:37:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14998593	EDI: CAPITALONE.COM	Apr 16 2024 03:37:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15001355	Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 00:01:44	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986179	+ EDI: CCS.COM	Apr 16 2024 03:38:00	Ccs Collections, Po Box 710, Norwood, MA 02062-0710
15023284	+ Email/Text: RASEBN@raslg.com	Apr 15 2024 23:50:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 15, 2024

Form ID: 3180W

Total Noticed: 44

			100, Boca Raton, FL 33487-2853
14986181	+ EDI: CITICORP	Apr 16 2024 03:37:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986182	+ EDI: CITICORP	Apr 16 2024 03:37:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15029601	+ EDI: CITICORP	Apr 16 2024 03:37:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14986183	+ EDI: CITICORP	Apr 16 2024 03:37:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986184	+ EDI: CITICORP	Apr 16 2024 03:37:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14986197	EDI: CITICORP	Apr 16 2024 03:37:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15030396	EDI: Q3G.COM	Apr 16 2024 03:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15027772	+ Email/Text: kburkley@bernsteinlaw.com	Apr 15 2024 23:52:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14986180	EDI: JPMORGANCHASE	Apr 16 2024 03:37:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14986185	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 15 2024 23:50:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160175	Email/PDF: resurgentbknofications@resurgent.com	Apr 16 2024 00:01:38	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14986186	Email/Text: camanagement@mtb.com	Apr 15 2024 23:51:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15030126	Email/Text: camanagement@mtb.com	Apr 15 2024 23:51:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14986188	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 15 2024 23:51:00	Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360
14993873	Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 15 2024 23:51:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14986189	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2024 23:50:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15201697	EDI: PRA.COM	Apr 16 2024 03:37:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15030403	EDI: PRA.COM	Apr 16 2024 03:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14986958	+ EDI: PRA.COM	Apr 16 2024 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15002287	+ Email/Text: ebnpeoples@grblaw.com	Apr 15 2024 23:50:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14986190	+ Email/Text: ngisupport@radiusgs.com	Apr 15 2024 23:51:00	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
15031393	+ Email/Text: bncmail@w-legal.com	Apr 15 2024 23:52:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14986193	+ EDI: SYNC	Apr 16 2024 03:37:00	Syncb Bank/American Eagle, Attn: Bankruptcy,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 15, 2024

Form ID: 3180W

Total Noticed: 44

14986194	+ EDI: SYNC	Apr 16 2024 03:37:00	Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986195	+ EDI: SYNC	Apr 16 2024 03:37:00	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986196	+ EDI: SYNC	Apr 16 2024 03:37:00	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15023818	EDI: AIS.COM	Apr 16 2024 03:38:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15001969	EDI: WFFC2	Apr 16 2024 03:37:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14986198	+ EDI: WFFC2	Apr 16 2024 03:37:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Matthew M. Brennan	on behalf of Debtor Kevin Berkavich Jr. attorneymatthewbrennan@gmail.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Apr 15, 2024

Form ID: 3180W

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6